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Attorney Docket No. 3013/68
App. No.: To be Assigned

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of : Nissenbaum, et al.
App. No. : To be Assigned Examiner: To be Assigned
Filed : Concurrent Herewith Group Art Unit: To be Assigned
Title : SYSTEM AND METHOD FOR EXECUTING CASH
PAYMENTS VIA A COMPUTER NETWORK

1c986 U.S. PTO
09/982350
10/16/01

[Signature]
1-8-02

Assistant Commissioner for Patents
Washington, D.C. 20231

INFORMATION DISCLOSURE STATEMENT

Sir:

The applicants respectfully submit herewith an Information Disclosure Statement (IDS), an Information Disclosure Citation List, and a copy of each document listed therein, pursuant to 37 C.F.R. §§ 1.97 and 1.98. The Examiner is requested to consider the enclosed documents, make them of record, and indicate his or her consideration of the documents by initialing the enclosed Citation List adjacent the citation of each document. Please return a copy of the initialed Citation form to the applicant's undersigned Attorney.

- I. **(X) This IDS is being filed under 37 CFR 1.97(b). Thus, no fee is due.**
(X) This IDS is being filed within three months of the filing date of a national application other than a continued prosecution application (CPA).
() This IDS is being filed within three months of the date of entry of the national stage in an international application.
() This IDS is being filed before the mailing date of a first Office Action on the merits.
() This IDS is being filed before the mailing of a first Office Action after the filing of a request for continued examination (RCE).

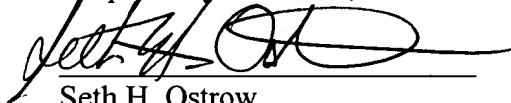
Statement under 37 CFR 1.97(e)(2)

No item of information contained in the IDS was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification/statement after making reasonable inquiry, no item of information contained in the IDS was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of the IDS.

The Commissioner is hereby authorized to charge any deficiency, or to credit any overpayment, to the undersigned attorney's Deposit Account No. 02-4270.

Dated: October 16, 2001

Respectfully submitted,



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INFORMATION DISCLOSURE CITATION LIST	Atty. Docket No.: 3013/68	Application Serial No.: To Be Assigned
	Applicants: Nissenbaum, et al.	
	Filing Date: Concurrent Herewith	Group Art Unit: To Be Assigned

1c985 U.S. PRO
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10/16/01

U.S. PATENT DOCUMENTS

Exam. Init		Document Number	Date	Name	Class	Subclass
		5,963,647	10/5/1999	Downing et al.		
		5,937,396	8/10/1999	Konya		
		5,993,047	11/30/1999	Novogrod et al.		
		6,119,931	9/19/2000	Novogrod		
		6,182,894B1	2/6/2001	Hackett et al.		
		5,650,604	7/22/1997	Marcous et al.		

FOREIGN PATENT DOCUMENTS

Exam. Init.		Document Number	Date	Country	Class	Translation

OTHER DOCUMENTS (including Author, Title, Date, Pertinent Pages, etc.)

Examiner:	Date Considered:
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